



HB 577 Children's Health Care Act

Montana Families Need Your Support!

- Currently there are 37,000 uninsured children in Montana
- Over 75% of our uninsured kids come from a working family¹
- Uninsured children do not access primary and preventative care:²
 - Uninsured kids are nearly five times more likely to have at least one delayed or unmet health care need
 - 10% of uninsured kids have an unmet dental need

Cover over 4,800 more kids through CHIP and Medicaid

- Nationally, only 47% of moderate income earners are offered employer sponsored health insurance³
- In the past three years, monthly premiums have increased 77% for employees and 24% for employers⁴
- 66% of Montana's uninsured kids come from families that earn modest incomes (40,000 for a family of four).⁵

HB 577 is a means to cover more children while the fate of federal CHIP reauthorization is still unknown

For More Information Contact: Olivia Riutta, 465-5145, oriutta@weelempowers.org

¹ Robert Wood Johnson, 2007

² *No Shelter from the Storm, America's Uninsured Children*, Campaign for Children's Health Care, September 2006

³ Robert Wood Johnson, 2007

⁴ 2006 Employer Survey on Health Insurance Coverage in Montana, The University of Montana Bureau of Business and Economic Research, Steve Seninger, Ph.D. December 2006.

⁵ Robert Wood Johnson, 2007

To: Senate Public Health, Welfare, and Safety
From: WEEL – Olivia Riutta – oriutta@weelempowers.org, 406.495.0497.
Date: March 16, 2007
Re: House Bill 577 – Children's Health Care Act



Mr. Chairman and members of the committee.

I am here today as a representative of WEEL. We are a state based non-profit organization that is made up of low-income Montanans and those who support us. We provide direct advocacy for our low-income neighbors.

Currently in Montana there are 37,000 uninsured children – one in every six kids. We are unique in that, our uninsured rates among our kids have actually increased while the rest of the country has held steady. Over 75% of the uninsured kids come from families where at least one parent works. Families in Montana cannot afford health insurance for their children because it is too expensive.

As insurance rates increase, businesses are paying more, but are also cost shifting to employees. Nationally, only 47% of modest income earners are offered employer sponsored health insurance (\$40,000 for a family of four), compared to 78% of higher income earners.

Over 35% of Montanans work at a business with fewer than ten employees, these are small businesses that can't afford such drastic increases in premiums. Over 75% of MT firms that do not offer health insurance cite cost as the main obstacle. The Children's Health Care Act would create greater access to health care for Montana's families, which supports our businesses, our overall economy, and our hard working families

The Children's Health Care Act is a means to cover more children while the fate of federal CHIP reauthorization is still unknown.

We urge a due pass.

Thank you,

Olivia Riutta